

B1 (Official Form 1)(1/08)

United States Bankruptcy Court
Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Lugg, Troy	Name of Joint Debtor (Spouse) (Last, First, Middle): Abdullah-Lugg, Nadirah
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Nadirah Abdullah
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3313	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9357
Street Address of Debtor (No. and Street, City, and State): 3715 West 80th Street Chicago, IL ZIP Code 60652	Street Address of Joint Debtor (No. and Street, City, and State): 3715 West 80th Street Chicago, IL ZIP Code 60652
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business: Cook
Mailing Address of Debtor (if different from street address): 8049 South Eberhart Chicago, IL ZIP Code 60619	Mailing Address of Joint Debtor (if different from street address): 8049 South Eberhart Chicago, IL ZIP Code 60619
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)	<input type="checkbox"/> Health Care Business	<input type="checkbox"/> Chapter 7	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding
<input type="checkbox"/> Partnership	<input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)	<input type="checkbox"/> Chapter 9	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Railroad	<input type="checkbox"/> Chapter 11	<input type="checkbox"/> Chapter 12
	<input type="checkbox"/> Stockbroker	<input type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 14
	<input type="checkbox"/> Commodity Broker		
	<input type="checkbox"/> Clearing Bank		
	<input type="checkbox"/> Other		
	Tax-Exempt Entity (Check box, if applicable)		
	<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		
	Nature of Debts (Check one box)		
	<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
	<input type="checkbox"/> Debts are primarily business debts.		

Filing Fee (Check one box)	Chapter 11 Debtors
<input type="checkbox"/> Full Filing Fee attached	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).
<input checked="" type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.	<input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
	Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information												THIS SPACE IS FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.												
<input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.												
Estimated Number of Creditors												
<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000												
Estimated Assets												
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion												
Estimated Liabilities												
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion												

B1 (Official Form 1)(1/08)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Lugg, Troy Abdullah-Lugg, Nadirah
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: Northern District of Illinois Eastern Division	Case Number: 08-06907	Date Filed: 3/24/08
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<input checked="" type="checkbox"/> /s/ Glenda J. Gray December 1, 2008 Signature of Attorney for Debtor(s) (Date) Glenda J. Gray
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Troy LuggSignature of Debtor **Troy Lugg****X /s/ Nadirah Abdullah-Lugg**Signature of Joint Debtor **Nadirah Abdullah-Lugg**

Telephone Number (If not represented by attorney)

December 1, 2008

Date

Signature of Attorney***X /s/ Glenda J. Gray**

Signature of Attorney for Debtor(s)

Glenda J. Gray 06185507

Printed Name of Attorney for Debtor(s)

Law Office of Glenda J. Gray

Firm Name

**330 North Wabash
Suite 2618
Chicago, IL 60611**

Address

Email: ladylawgray@aol.com**(312) 755-1010 Fax: (312) 755-1020**

Telephone Number

December 1, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Lugg, Troy
Abdullah-Lugg, Nadirah**

Signatures**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re Troy Lugg
Nadirah Abdullah-Lugg

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Troy Lugg
Troy Lugg

Date: December 1, 2008

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court
Northern District of Illinois**

In re Troy Lugg
Nadirah Abdullah-Lugg

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Nadirah Abdullah-Lugg
Nadirah Abdullah-Lugg

Date: December 1, 2008

**United States Bankruptcy Court
Northern District of Illinois**

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors _____,

Chapter _____

13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	184,000.00		
B - Personal Property	Yes	4	8,088.50		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		237,018.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		2,800.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	20		151,970.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,829.44
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,853.33
Total Number of Sheets of ALL Schedules		34			
			Total Assets	192,088.50	
			Total Liabilities	391,788.00	

Form 6 - Statistical Summary (12/07)

**United States Bankruptcy Court
Northern District of Illinois**

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	2,800.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	133,428.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	136,228.00

State the following:

Average Income (from Schedule I, Line 16)	6,829.44
Average Expenses (from Schedule J, Line 18)	5,853.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,977.17

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	53,018.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	2,800.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	151,970.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	204,988.00

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No.

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

Unexpired Liens. If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Total > **184,000.00**

Total > **184,000.00**

(Report also on Summary of Schedules)

In re **Troy Lugg,
Nadirah Abdullah-Lugg** Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Chase Bank, Chicago, IL	H	1,000.00
		Checking Account Chase Bank	J	1,200.00
		Savings Account United Credit Union, 4444 South Pulaski, Chicago, IL	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		General: Futon, tv and bed Location: 3715 West 80th Street, Chicago IL	J	500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		General Location: 3715 West 80th Street, Chicago IL 60619	J	800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Through Debtor's employment	J	0.00
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	3,700.00

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Windy Blue Principal place of business 8049 South Eberhart, Chicago, IL 60619	J	200.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Total > (Total of this page)
				200.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Troy Lugg,**

Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.		Trademark 2 -African American Symbol Most Influential (Name) Toni Taylor (Name) 2 - Toni Taylor Symbols Not presently using them	J	1.00
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1992 Ford E-350 No lien Ins: Arganaught (Horizon Financial Services) 1998 Nissan 200sx No liens Jointly owned w/ Mother Ins: Allstate	J W	2,000.00 1,587.50
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Pitbull, 2 years Location: 3715 West 80th Street, Chicago IL	J	600.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
Sub-Total > (Total of this page)				4,188.50

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **8,088.50**

(Report also on Summary of Schedules)

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
- 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Single family residence Location: 3715 West 80th Street, Chicago IL Purchased: 2006; Price: \$200,000.00 Indymac Bank, 1st mortgage City of Chicago, Dept. of Water	735 ILCS 5/12-901	30,000.00	184,000.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account Chase Bank, Chicago, IL	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking Account Chase Bank	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Savings Account United Credit Union, 4444 South Pulaski, Chicago, IL	735 ILCS 5/12-1001(b)	200.00	200.00
Household Goods and Furnishings			
General: Futon, tv and bed Location: 3715 West 80th Street, Chicago IL	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel			
General Location: 3715 West 80th Street, Chicago IL 60619	735 ILCS 5/12-1001(a)	800.00	800.00
Interests in Insurance Policies			
Through Debtor's employment	215 ILCS 5/238	0.00	0.00
Stock and Interests in Businesses			
Windy Blue Principal place of business 8049 South Eberhart, Chicago, IL 60619	735 ILCS 5/12-1001(b)	200.00	200.00
Patents, Copyrights and Other Intellectual Property			
Trademark 2 -African American Symbol Most Influential (Name) Toni Taylor (Name) 2 - Toni Taylor Symbols	735 ILCS 5/12-1001(b)	1.00	1.00
Not presently using them			
Automobiles, Trucks, Trailers, and Other Vehicles			
1992 Ford E-350 No lien Ins: Arganaught (Horizon Financial Services)	735 ILCS 5/12-1001(c)	2,000.00	2,000.00

B6C (Official Form 6C) (12/07) -- Cont.

In re Troy Lugg,
Nadirah Abdullah-Lugg Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1998 Nissan 200sx No liens Jointly owned w/ Mother Ins: Allstate	735 ILCS 5/12-1001(c)	0.00	3,175.00
Animals Pitbull, 2 years Location: 3715 West 80th Street, Chicago IL	735 ILCS 5/12-1001(b)	600.00	600.00

Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

Copyright (c) 1996-2008 - Best Case Solutions - Evanston, IL - (800) 492-8037

Total: **36,501.00** **193,676.00**

Best Case Bankruptcy

B6D (Official Form 6D) (12/07)

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No.

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debt, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx7197	H		Opened 11/01/06 Last Active 5/02/07				199,892.00	15,892.00
Indymac Bank 1 National City Pkwy Kalamazoo, MI 49009			First Mortgage Single family residence Location: 3715 West 80th Street, Chicago IL					
Value \$ 184,000.00	J		Opened 7/01/07 Last Active 2/22/08				37,126.00	37,126.00
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632			Secured					
Value \$ Unknown								
Account No.								
Value \$								
Account No.								
Value \$								
0 continuation sheets attached			Subtotal (Total of this page)				237,018.00	53,018.00
			Total				237,018.00	53,018.00
			(Report on Summary of Schedules)					

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY						
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE TO CREDITOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT W DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	UNLIQUIDATED AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
					DISPUTED	AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-9357		2004 or 2005			0.00	
ILLINOIS DEPT OF EMPLOYMENT SEC BENEFIT REPAYMENTS P.O. BOX 19286 SPRINGFIELD, IL 62794-9286		Over payment of unemployment			2,800.00	2,800.00
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Subtotal (Total of this page)					0.00	2,800.00
Total (Report on Summary of Schedules)					2,800.00	2,800.00

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
							0.00
Account No. xxxxxxxxxxxx7918			Opened 3/01/99 Last Active 9/01/99 CreditCard				
1st Financial Bk Usa 363 W Anchor Dr Dakota Dunes, SD 57049		W					
Account No. xxxxxxxxxxxx0013			Opened 9/01/97 Last Active 2/13/08 CreditCard				
Amex Po Box 297871 Fort Lauderdale, FL 33329		W					235.00
Account No. xxxxxxxxx2005			Opened 9/01/04 Last Active 9/10/07 InstallmentSalesContract				
Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650		W					0.00
Account No. 1170			Opened 3/01/99 Last Active 2/27/08 CreditCard				
Bank Of America Pob 17054 Wilmington, DE 19884		W					5,604.00
19 continuation sheets attached				Subtotal (Total of this page)			5,839.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			H	W	J	
Account No. x4493A Ce Office P O Box 98 Ogden, IL 61859		Opened 12/04/01 Collection 09 Ramshaw Smith Com				1,215.00
Account No. xxxxxx2048 Chrysler Financial 999 Oakmont Plaza Dr Westmont, IL 60559		Opened 1/01/00 Last Active 7/11/02 Automobile				0.00
Account No. xxxxxxxx5086 Citi Po Box 6003 Hagerstown, MD 21747		Opened 2/01/97 Last Active 6/01/98 CreditCard				0.00
Account No. xxxxxx2986 Fremont Investment & L 175 N Riverview Dr Anaheim, CA 92808		Opened 1/01/06 Last Active 8/06/07 ConventionalRealEstateMortgage				0.00
Account No. xxxx0297 Global Pay Po Box 661158 Chicago, IL 60666		Opened 3/20/05 Last Active 6/30/05 Collection 12 Speedway Sa 6630				53.00
Sheet no. 1 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,268.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxx7063	H	Opened 3/21/05 Last Active 5/31/05 Collection 12 Speedway Sa 6630				50.00
Global Pay Po Box 661158 Chicago, IL 60666	H					
Account No. xxxx0297	H	Opened 4/01/05 Last Active 3/01/05 ReturnedCheck				53.00
Global Payments Check 6215 W Howard St Niles, IL 60714	H					
Account No. xxxx7063	H	Opened 4/01/05 Last Active 3/01/05 ReturnedCheck				50.00
Global Payments Check 6215 W Howard St Niles, IL 60714	H					
Account No. xxxxxxxxxxxx0001	J	Opened 7/01/99 Last Active 3/02/04 Secured				0.00
Hinsdale Bank & Trust 25 E First St Hinsdale, IL 60521	J					
Account No. xx4424	W	Opened 4/30/99 Last Active 11/21/99 ChargeAccount				0.00
Hsbc/Brgnr Pob 15521 Wilmington, DE 19805	W					
Sheet no. <u>2</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			153.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1712		Opened 4/01/99 Last Active 11/01/99 ChargeAccount				
Hsbc/Brgnr Po Box 15521 Wilmington, DE 19805	W					0.00
Account No. xx1712		Opened 4/01/99 Last Active 11/01/99				
Hsbc/Rs Pob 978 Wood Dale, IL 60191	W					0.00
Account No. xxxxxxxx4139		Opened 6/01/02 ChargeAccount				
Kay Jewelers 375 Ghent Rd Akron, OH 44333	W					0.00
Account No. xxxxxxxx7342		Opened 2/01/06 ChargeAccount				
Kay Jewelers 375 Ghent Rd Akron, OH 44333	W					0.00
Account No. xxxxxxxxxxxx2320		Opened 3/01/04 Last Active 2/22/08 ChargeAccount				
Mcydsnb 9111 Duke Blvd Mason, OH 45040	W					394.00
Sheet no. <u>3</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			394.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxx2825		Opened 12/01/04 Last Active 9/01/04 Collection Attorney Commonwealth Edison				
Nco Fin/99 Po Box 41466 Philadelphia, PA 19101	H					255.00
Account No. xxxxxxx13PER24A		Opened 7/01/96 Last Active 9/01/05 Employment				
Northern Illinois U Swen Parson 210 De Kalb, IL 60115	H					3,694.00
Account No. xxxxx3903		Opened 12/30/04 Last Active 12/27/07 Other Utility Company				
Peoples Engy 130 E Randolph Chicago, IL 60601	H					1,051.00
Account No. xxxxx4310		Opened 2/13/06 Last Active 4/21/06 Other Utility Company				
Peoples Engy 130 E Randolph Chicago, IL 60601	H					0.00
Account No. xxxxxxxx6010		Opened 3/01/04 Last Active 7/01/04 ChargeAccount				
Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440	W					0.00
Sheet no. <u>4</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>5,000.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. Dxxx736N1		Opened 11/01/05 Collection Attorney Horizon Mgt/D.R. Dek				
Rrca Acct Mgmt 312 Locust St Sterling, IL 61081	H					786.00
Account No. xxxxxxxx3120F		Opened 8/20/04 Last Active 11/01/04 Other Student Loan				
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773	H					0.00
Account No. xxxxxxxx3201F		Opened 8/20/04 Last Active 11/01/04 Other Student Loan				
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773	H					0.00
Account No. xxxxxxxx3202F		Opened 8/20/04 Last Active 11/01/04 Other Student Loan				
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773	H					0.00
Account No. xxxxxxxxxxxx0013		Opened 9/01/06 Last Active 3/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					13,481.00
Sheet no. 5 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				14,267.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0014		Opened 8/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					10,735.00
Account No. xxxxxxxxxxxx0007		Opened 8/01/05 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					9,521.00
Account No. xxxxxxxxxxxx0006		Opened 8/01/05 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					8,627.00
Account No. xxxxxxxxxxxx0015		Opened 8/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					8,500.00
Account No. xxxxxxxxxxxx0013		Opened 8/01/02 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					6,861.00
Sheet no. <u>6</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			44,244.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0015 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 9/01/03 Last Active 7/01/07 Employment				6,384.00
Account No. xxxxxxxxxxxx0016 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 1/01/04 Last Active 7/01/07 Employment				6,323.00
Account No. xxxxxxxxxxxx0010 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 8/01/06 Last Active 7/01/07 Employment				5,147.00
Account No. xxxxxxxxxxxx0012 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 8/01/02 Last Active 7/01/07 Employment				4,927.00
Account No. xxxxxxxxxxxx0004 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 1/01/05 Last Active 7/01/07 Employment				4,316.00
Sheet no. <u>7</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			27,097.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	N	I	
Account No. xxxxxxxxxxxx0008 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 6/01/06 Last Active 7/01/07 Employment				4,313.00
Account No. xxxxxxxxxxxx0011 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 8/01/06 Last Active 7/01/07 Employment				4,313.00
Account No. xxxxxxxxxxxx0005 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 6/01/05 Last Active 7/01/07 Employment				4,265.00
Account No. xxxxxxxxxxxx0003 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 1/01/05 Last Active 7/01/07 Employment				4,113.00
Account No. xxxxxxxxxxxx0009 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 8/01/01 Last Active 7/01/07 Employment				3,562.00
Sheet no. 8 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			20,566.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	N	I	
Account No. xxxxxxxxxxxx0007		Opened 8/01/00 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					3,554.00
Account No. xxxxxxxxxxxx0019		Opened 6/01/04 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					2,793.00
Account No. xxxxxxxxxxxx0008		Opened 6/01/01 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					2,031.00
Account No. xxxxxxxxxxxx0018		Opened 6/01/04 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					1,552.00
Account No. xxxxxxxxxxxx0010		Opened 6/01/02 Last Active 7/01/07 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					1,137.00
Sheet no. <u>9</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>11,067.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	N	I	
Account No. xxxxxxxxxxxx0009	H	Opened 6/01/06 Last Active 7/01/07 Employment				167.00
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 1/01/04 Last Active 1/16/04 Employment				0.00
Account No. xxxxxxxxx1156	H	Opened 9/01/96 Last Active 9/08/06 Employment				0.00
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Account No. xxxxxxxxxxxx0001	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Account No. xxxxxxxxxxxx0002	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Account No. xxxxxxxxxxxx0003	H	Opened 12/01/96 Last Active 9/08/06 Employment				0.00
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444						
Sheet no. <u>10</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			167.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	N	I	
Account No. xxxxxxxxxxxx0004		Opened 2/01/98 Last Active 9/08/06 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxxxxx0005		Opened 12/01/98 Last Active 9/08/06 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxxxxx0006		Opened 8/01/99 Last Active 9/08/06 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1096		Opened 6/01/02 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1106		Opened 11/01/02 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Sheet no. <u>11</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxx1126		Opened 3/01/03 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1136		Opened 3/01/03 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1156		Opened 9/01/03 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1166		Opened 1/01/04 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx1206		Opened 8/01/04 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Sheet no. <u>12</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	N	I	
Account No. xxxxxxxxx2016		Opened 8/01/04 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx2026		Opened 8/01/04 Employment				
Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444	H					0.00
Account No. xxxxxxxxx3623		Opened 2/01/03 Last Active 3/11/08 ChargeAccount				
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	J					2,420.00
Account No. xxxxxxxxx3109F		Opened 6/01/02 Last Active 6/01/02 Other Student Loan				
Sm Servicing Pob 9500 Wilkes Barre, PA 18773	H					3,507.00
Account No. xxxxxxxxx3105K		Opened 12/01/98 Other Student Loan				
Sm Servicing 1.75/Min 8 15 To 4 Lawrence, KS 66044	H					0.00
Sheet no. 13 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			5,927.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxx1022		Opened 12/01/96 Employment				
Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044	H					0.00
Account No. xxxxxxxxx1042		Opened 2/01/98 Employment				
Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044	H					0.00
Account No. xxxxxxxxx1062		Opened 8/01/99 Employment				
Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044	H					0.00
Account No. xxxxxxxxx1052		Opened 6/01/99 Employment				
Student Loan Mkt Assn 2000 Bluffs Dr Lawrence, KS 66044	H					0.00
Account No. xxx2440		Opened 11/01/05 Last Active 7/14/06 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J					0.00
Sheet no. <u>14</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	0.00		

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxx2440 United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J	Opened 1/01/04 Last Active 5/01/04 Secured				0.00
Account No. xxx2441 United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J	Opened 7/01/06 Last Active 3/31/07 Secured				0.00
Account No. xxx2441 United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J	Opened 5/01/04 Last Active 7/01/04 Secured				0.00
Account No. xxx2442 United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J	Opened 3/01/07 Last Active 7/19/07 Secured				0.00
Account No. xxx2442 United Credit Union 4444 S Pulaski Rd Chicago, IL 60632	J	Opened 10/01/04 Last Active 1/15/05 Secured				0.00
Sheet no. 15 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx2443	J	Opened 1/01/05 Last Active 6/04/05 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632						0.00
Account No. xxx2444	J	Opened 6/01/05 Last Active 7/16/05 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632						0.00
Account No. xxx2446	J	Opened 7/01/05 Last Active 11/09/05 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632						0.00
Account No. xxx2447	J	Opened 9/01/05 Last Active 9/11/06 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632						0.00
Account No. xxx2449	J	Opened 7/01/04 Last Active 10/01/04 Secured				
United Credit Union 4444 S Pulaski Rd Chicago, IL 60632						0.00
Sheet no. 16 of 19 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			0.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UN LIQUIDATED	DIS PUTED	AMOUNT OF CLAIM
Account No. xxx2445		Last Active 1/17/04 Secured				0.00
United Cu 4444 S Pulaski Rd Chicago, IL 60632	J					
Account No. xxx2445		Opened 11/01/03 Last Active 1/01/04				0.00
United Cu 4444 Pulaski Road Chicago, IL 60632-4011	J					
Account No. xxx2446		Opened 6/01/01 Last Active 11/01/02				0.00
United Cu 4444 Pulaski Road Chicago, IL 60632-4011	J					
Account No. xxx2448		Opened 3/01/02 Last Active 7/01/02 Secured				0.00
United Cu 4444 S Pulaski Rd Chicago, IL 60632	J					
Account No. xxx2449		Last Active 10/23/04 Secured				0.00
United Cu 4444 S Pulaski Rd Chicago, IL 60632	J					
Sheet no. <u>17</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	0.00

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT INGENT	UNL IQU IDA TE D	DIS PUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx57PER24A		Opened 12/01/98 Last Active 4/19/04 Employment				
University Of Il 506 S Wright St Urbana, IL 61801	W					0.00
Account No. xxxxxxxx4410		Opened 10/01/97 CreditCard				
Unvl/Citi Po Box 6241 Sioux Falls, SD 57117	W					0.00
Account No. xxxxxx3571		Opened 9/01/97 Last Active 2/01/08 Employment				
Us Dept Of Education 501 Bleecker St Utica, NY 13501	W					15,981.00
Account No. xxxxx0207		Opened 9/01/02 Last Active 10/19/03 ChargeAccount				
Wfnb/Express Po Box 330066 Northglenn, CO 80233	W					0.00
Account No. xxxxx1075		Opened 8/01/03 Last Active 10/19/03 ChargeAccount				
Wfnb/Limited Po Box 330066 Northglenn, CO 80233	W					0.00
Sheet no. <u>18</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>15,981.00</u>

B6F (Official Form 6F) (12/07) - Cont.

In re

Troy Lugg,
Nadirah Abdullah-Lugg

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx3182		Opened 8/01/02 Last Active 3/10/03 ChargeAccount				
Wfnnb/New York & Compa 220 W Schrock Rd Westerville, OH 43081	W					0.00
Account No. xxxxx5840		Opened 7/01/02 Last Active 1/11/04 ChargeAccount				
Wfnnb/Victorias Secret Po Box 182128 Columbus, OH 43218	W					0.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>19</u> of <u>19</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				0.00
		Total (Report on Summary of Schedules)				151,970.00

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

**Troy Lugg,
Nadirah Abdullah-Lugg**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

United States Bankruptcy Court
Northern District of Illinois

In re Troy Lugg
Nadirah Abdullah-Lugg

Debtor(s)

Case No.
Chapter13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
36 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date December 1, 2008Signature /s/ Troy Lugg
Troy Lugg
DebtorDate December 1, 2008Signature /s/ Nadirah Abdullah-Lugg
Nadirah Abdullah-Lugg
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Document Page 43 of 60
United States Bankruptcy Court
Northern District of Illinois

In re Troy Lugg
Nadirah Abdullah-Lugg

Debtor(s)

Case No.

Chapter

13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$ <u>0.00</u>
Balance Due.....	\$ <u>3,500.00</u>

2. \$ 20.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: December 1, 2008

/s/ Glenda J. Gray

Glenda J. Gray

Law Office of Glenda J. Gray

330 North Wabash

Suite 2618

Chicago, IL 60611

(312) 755-1010 Fax: (312) 755-1020

ladylawgray@aol.com

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS
(Model Retention Agreement, revised as of May 1, 2007)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.

2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.

3. Notify the attorney of any change in the debtor's address or telephone number.

4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.

5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).

6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).

7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.

8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.
17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ 3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date: December 1, 2008

Signed:

/s/ Troy Lugg

Troy Lugg

/s/ Nadirah Abdullah-Lugg

Nadirah Abdullah-Lugg

Debtor(s)

***Do not sign if the fee amount at top of
this page is blank.***

/s/ Glenda J. Gray

Glenda J. Gray

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Glenda J. Gray

Printed Name of Attorney

Address:

330 North Wabash

Suite 2618

Chicago, IL 60611

(312) 755-1010

ladylawgray@aol.com

X /s/ Glenda J. Gray

Signature of Attorney

December 1, 2008

Date

Troy Lugg

Nadirah Abdullah-Lugg

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X /s/ Troy Lugg

Signature of Debtor

December 1, 2008

Date

X /s/ Nadirah Abdullah-Lugg

Signature of Joint Debtor (if any)

December 1, 2008

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Troy Lugg
Nadirah Abdullah-Lugg

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 101

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 1, 2008

/s/ Troy Lugg
Troy Lugg
Signature of Debtor

Date: December 1, 2008

/s/ Nadirah Abdullah-Lugg
Nadirah Abdullah-Lugg
Signature of Debtor

1st Financial Bk Usa
363 W Anchor Dr
Dakota Dunes, SD 57049

Amex
Po Box 297871
Fort Lauderdale, FL 33329

Bally Total Fitness
12440 E Imperial Hwy #30
Norwalk, CA 90650

Bank Of America
Pob 17054
Wilmington, DE 19884

Ce Office
P O Box 98
Ogden, IL 61859

Chrysler Financial
999 Oakmont Plaza Dr
Westmont, IL 60559

Citi
Po Box 6003
Hagerstown, MD 21747

Fremont Investment & L
175 N Riverview Dr
Anaheim, CA 92808

Global Pay
Po Box 661158
Chicago, IL 60666

Global Pay
Po Box 661158
Chicago, IL 60666

Global Payments Check
6215 W Howard St
Niles, IL 60714

Global Payments Check
6215 W Howard St
Niles, IL 60714

Hinsdale Bank & Trust
25 E First St
Hinsdale, IL 60521

Hsbc/Brgnr
Pob 15521
Wilmington, DE 19805

Hsbc/Brgnr
Po Box 15521
Wilmington, DE 19805

Hsbc/Rs
Pob 978
Wood Dale, IL 60191

Illinois Attorney General
Employemnt Security Benefits Repay
100 West Randolph
Chicago, IL 60602

ILLINOIS DEPT OF EMPLOYMENT SEC
BENEFIT REPAYMENTS
P.O. BOX 19286
SPRINGFIELD, IL 62794-9286

Indymac Bank
1 National City Pkwy
Kalamazoo, MI 49009

Kay Jewelers
375 Ghent Rd
Akron, OH 44333

Kay Jewelers
375 Ghent Rd
Akron, OH 44333

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Nco Fin/99
Po Box 41466
Philadelphia, PA 19101

Northern Illinois U
Swen Parson 210
De Kalb, IL 60115

Peoples Engy
130 E Randolph
Chicago, IL 60601

Peoples Engy
130 E Randolph
Chicago, IL 60601

Pierce & Associates
1 North Dearborn
Ste 1300
Chicago, IL 60602

Rnb-Fields3
Po Box 9475
Minneapolis, MN 55440

Rrca Acct Mgmt
312 Locust St
Sterling, IL 61081

Sallie Mae
Po Box 9500
Wilkes Barre, PA 18773

Sallie Mae
Po Box 9500
Wilkes Barre, PA 18773

Sallie Mae
Po Box 9500
Wilkes Barre, PA 18773

Sallie Mae Servicing
1002 Arthur Dr
Lynn Haven, FL 32444

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1002 Arthur Dr
Lynn Haven, FL 32444

Sears/Cbsd
Po Box 6189
Sioux Falls, SD 57117

Sm Servicing
Pob 9500
Wilkes Barre, PA 18773

Sm Servicing
1.75/Min 8 15 To 4
Lawrence, KS 66044

Student Loan Mkt Assn
2000 Bluffs Dr
Lawrence, KS 66044

Student Loan Mkt Assn
2000 Bluffs Dr
Lawrence, KS 66044

Student Loan Mkt Assn
2000 Bluffs Dr
Lawrence, KS 66044

Student Loan Mkt Assn
2000 Bluffs Dr
Lawrence, KS 66044

United Credit Union
4444 S Pulaski Rd
Chicago, IL 60632

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4444 S Pulaski Rd
Chicago, IL 60632

University Of Il
506 S Wright St
Urbana, IL 61801

Unvl/Citi
Po Box 6241
Sioux Falls, SD 57117

Us Dept Of Education
501 Bleecker St
Utica, NY 13501

Wfnnb/Express
Po Box 330066
Northglenn, CO 80233

Wfnnb/Limited
Po Box 330066
Northglenn, CO 80233

Wfnnb/New York & Compa
220 W Schrock Rd
Westerville, OH 43081

Wfnnb/Victorias Secret
Po Box 182128
Columbus, OH 43218